



Senior Medicare Patrol **Medicare Fraud Informer**

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SMP MISSION STATEMENT *to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.*



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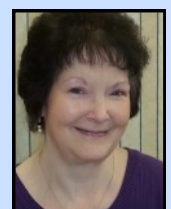
DELAWARE HEALTH AND SOCIAL SERVICES

Division of Services for Aging and Adults with Physical Disabilities

SMP Informer Newsletter

Designed and Edited by:

LaVonda Lamb, SMP Volunteer



Message from **SMP Project Director**

Andrea Rinehart



I want to wish you all a Happy New Year and a welcome to 2016. The year 2015 was a successful year for the DE Senior Medicare Patrol and the citizens of Delaware. We received many inquiries that, once investigated, turned into true fraud and abuse cases. Arrests were made due to the quick thinking of residents in Delaware. We also explored and resolved many billing errors and had money returned either to the Medicare beneficiary directly or back to the Medicare trust fund.

In 2016, we still need to keep a watchful eye and to be alert to any suspicious activity that occurs in your community. There are still persons in the community trying to steal personal information for their own use or benefit. What personal information are they seeking?

- ◇ Your Medicare Number, which in most cases is your social security number, can be used for identity theft or medical identity theft which may impact your ability to receive services from your provider.
- ◇ Your bank account information can be used to steal money out of your checking, savings, or investment funds.
- ◇ Providing access to your computer (for updates by someone you don't know) by clicking on bogus links, can compromise the information in your computer such as bank account information, email contacts, and other sensitive information.

In this time of social media such as Twitter, You Tube, Facebook, and televised or written forms of media, information spreads rapidly. New information about health care changes and laws are quickly captured and manipulated by criminals who use this knowledge as tactics to access your personal information for their own gain.

For Example:

The Patient Protection and Affordable Care Act or the Affordable Care Act (ACA)—sometimes called Obama Care—was signed into law by President Obama in 2010. The law put into place comprehensive health insurance reforms and provisions to make health care more accessible and affordable for many Americans.

Crooks have taken advantage of the ACA by crafting unseemly messages to Medicare beneficiaries threatening loss of coverage, requiring payment for new preventive benefits, or insisting that a new Medicare card must be issued. These are all examples of how the criminals have been able to access personal information directly from the beneficiary, who is being manipulated to fear loss of their benefits. The criminals will ask to verify a beneficiary's Medicare or Social Security number or request bank account information to pay for a new Medicare services or a new Medicare card. They have claimed to be a representative from Medicare or Social Security to provide the illusion that they are a legitimate federal worker trying to help the beneficiary through the confusing maze of health care. They call or show up at your home. Note: Medicare and Social Security do not go door to door to visit beneficiaries, nor do they make calls about coverage.

Message from SMP Project Director

Andrea Rinehart (continued)

As new health care changes take place through the President's administration, we will see more deceitful messages from unscrupulous health care providers, Durable Medical Equipment companies, Insurance sales representatives, and just plain thieves.

Another example is marketers trying to sell Medicare Advantage Plans (Medicare Part C). Such marketers, by law, are not to reach out to Medicare beneficiaries unsolicited. This is illegal and they should be reported to the Delaware SMP immediately. They just want personal information to make a quick buck. How can you protect yourself?

- ◇ Always ask for the name and number of the person calling or visiting your home. Check it out. Before you share your information, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust. What's the real story?
- ◇ Pass this information on to a friend. Chances are you know someone who could use a friendly reminder not to share their personal information.
- ◇ Don't let door to door visitors into your home. If you feel threatened, call the police immediately.
- ◇ Never give out your Medicare or Social Security number, bank account information, or access to your computer to someone you do not know. This includes people who call up pretending to be your computer monitoring service they convince you that you have.
- ◇ Beware of free services in exchange for your personal information. Such offers are likely to be scams. Don't fall for them.
- ◇ Always read your Medicare Summary Notice (MSN) to detect any questionable charges or providers you don't recognize who billed Medicare for services you did not receive.

Always call the DE Senior Medicare Patrol if you feel that you have been contacted by such criminals. We are here to help. Your call is confidential and we will work with you to resolve the issue. You can reach us at 800-223-9074. Tell them that you want to speak to someone about Medicare fraud or questions on your MSN.

We encourage you to be **part of the solution** to fight Medicare fraud and abuse.



Join the Delaware Senior Medicare Patrol to Stop Medicare Fraud in its Tracks!

The Delaware Senior Medicare Patrol (SMP)

*offers statewide group presentations to Medicare beneficiaries,
family members, and caregivers.*

Presentations include: teaching beneficiaries how to read their Medicare Summary Notices (MSN), education on fraud protection, and tips on how Medicare beneficiaries can prevent fraudulent use of their Medicare Number

Delaware Senior Medicare Patrol is dedicated to keeping our community and Medicare beneficiaries safe. Fraud and abuse divert significant resources away from necessary care. The most recent OIG report illustrated that SMP efforts recovered millions of Medicare dollars due to reports of fraud and abuse. Education is the solution to the problem.

The most common types of fraud and abuse in the Medicare program are:

- Medicare numbers used for medical and identity theft.
- Billing for services not medically necessary.
- Billing for services not provided.

Please join us in our efforts to preserve the integrity of the Medicare program and protect Medicare beneficiaries from harm.

We offer presentations to all groups in the community: professionals, caregivers, those soon to be on Medicare, and Medicare beneficiaries.

To schedule a presentation, please contact:

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New Castle County
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Delaware SMP Informer – Volunteer Voice

Delaware SMP to Host “Foundations” Training in Milford, DE

Healthcare fraud is a big problem in the United States. The Federal Bureau of Investigation estimates that healthcare fraud costs our country \$80 billion a year. Fortunately, the federal government has expanded its anti-fraud efforts for Medicare and Medicaid over the past several years and recovered a record \$4.2 billion in fiscal year 2012. Delaware SMP (Senior Medicare Patrol) is an important part of these efforts. Delaware SMP has many dedicated volunteers who make presentations to groups and distribute materials at community events across the state to educate Medicare beneficiaries, caregivers, and professionals about how to prevent, detect, and report healthcare fraud, waste, and abuse.

Delaware SMP has an amazing team of diverse and devoted volunteers, but there is always room for more to help spread our message of fraud prevention to more people around the state. I am pleased to announce that we will be hosting a two-day “Foundations” workshop for current, new, and prospective volunteers living in Sussex and Kent County February 3rd & 4th 2016.

The Delaware SMP “Foundations” Training information is as follows:

DATES Wednesday, February 3rd & Thursday, February 4th, 2016
TIMES 9:00 A.M. to 3:30 P.M.
PLACE Milford Walnut Street Building (Front Conference Room)
18 N. Walnut Street, Milford, DE 19963

Online Information for our training location can be found at:
<http://dhss.delaware.gov/dhss/main/maps/dsscmap/mlfdwlnl.htm>

The Delaware SMP “Foundations” Training is an in-depth workshop that provides participants with a foundation of knowledge in three main areas:

- ◇ **The SMP Program**
- ◇ **Medicare Basics**
- ◇ **Medicare Fraud, Waste, and Abuse**

This workshop is free and open to current volunteers and those interested in becoming an SMP Volunteer. All program material will be provided along with refreshments and a light lunch.

If you are unsure whether or not you want to become a Delaware SMP Volunteer just consider the following question: “Are you interested in learning how to protect seniors from healthcare Fraud, Waste and Abuse? If so,” *(As Jeff Foxworthy might say)* “you might be a SMP Volunteer!”

If you would like to attend the 2-Day workshop, or have any questions, please contact:
Steven O’Neill (Volunteer Services Coordinator) at (302) 255-9383, or steven.o’neill@state.de.us

Thanks to Kevin Brown from the Wisconsin SMP for the financial data found in this article

Tales from the Trenches

Fay and Joanna: SMP's "Dynamic Duo" Counseling Team!



- ♦ "I've been worried sick about this bill! Do I REALLY owe this big a co-pay?"
 - ♦ "What is THIS on my MSN and what does it mean?"
- ♦ "I got this in the mail. Am I really going to lose my Medicare if I don't switch plans?"

When Medicare beneficiaries in or near Kent County run into trouble, they know they can turn to Delaware SMP's premiere Volunteer Counseling Team, Joanna Gibson and Fay Durk.

Every Tuesday from 10:30 am – 1:00 pm for the *past NINE-plus years*, since 2006, Fay and Joanna have been opening the doors of their tiny office in Dover's Modern Maturity Center to any Medicare beneficiary, family member, or caregiver who is having difficulty negotiating the confusing waters of the Medicare system, especially when suspicious billing practices are suspected.

"We do work with cases of suspected billing errors and fraud," explained Joanna, "but most often, it's the simple things that cause problems. Some folks come in for help because they don't understand their MSN, or because they receive marketing mailings that are purposefully confusing. Companies design them to look like official mail from the government, and they contain strongly worded messages suggesting that beneficiaries must buy insurance or maybe purchase a prescription drug plan that they don't need...and if they don't, maybe they will no longer be able to get their medicines." She rolled her eyes. "We help beneficiaries sort out the hype from the truth so they don't end up being taken advantage of."

"The Medicare system is so confusing," added Fay, "especially with the various kinds of extra help with Medicare costs for which people may or may not qualify. My favorite "cases" are those in which a person comes in because he or she cannot afford to pay for needed medical insurance, did not know what to do or was unaware of other sources of help, and are feeling quite alone, and we are able to show the beneficiary ways to add to his or her income (e.g., SNAP, NeedyMeds free pills, DPAP, QMB, SLMB, etc.). The smile of relief that our help produces is my biggest reward."

The SMP "Dynamic Duo" brings a varied assortment of skills and life experiences to their Medicare counseling.

Before retiring in the late 1980's, Joanna taught middle school English in the tough inner-city regions of Washington DC. This challenging work experience prepared Joanna to advocate tenaciously with insurance companies and medical providers on behalf of the beneficiaries she serves, without backing down from inevitable setbacks and red tape.

Tales from the Trenches Continued

Fay and Joanna: SMP's "Dynamic Duo" Counseling Team!

Upon reaching Medicare age and realizing how confusing Medicare Summary Notices (MSN's) can be, she jumped at the opportunity to become part of a program that was advertising for volunteers to help seniors with Medicare problems: the forerunner of today's SMP program, known back then as "Medicare Fraud Alert."

From there Joanna received advanced training to become a counselor, handle complex issues, and progressed to teaching others the fundamentals of serving as an SMP volunteer. "I use every teaching skill I have to put into my counseling and it fits well. I also have been successful with appeals. I have trained others to counsel, educated the public at health fairs, and worked at other sites when needed. BUT," she added with a smile, "counseling is an ongoing process and I am still learning to this day." Joanna shared that one of her proudest moments in her SMP work occurred when she wrote, and won, an appeal for a beneficiary who -- having learned the ropes from Joanna -- later went on to write and win her own appeal for a subsequent issue!

Like Joanna, Fay started out pursuing a teaching degree, graduating from the University of Michigan with a BA in Psychology and a MA in Mathematics. However, her interest in computers led her toward coursework that prepared her for her career in software engineering. With her background and interest in teaching and psychology, Fay is a born counselor who not only derives great satisfaction from helping others, but also has a deep sensitivity to the plight of older people who struggle to negotiate the Medicare system. "I know that I would feel just as lost as most of the people we see had I not being immersing myself in Medicare and its many facets for so long," she explained. "Even now, the rules change each year, the complexities of deciding on the path to follow increase, and we all just keep getting older."

"Both Fay and Joanna care so deeply about everyone who walks through their door," stated SMP Project Director Andrea Rinehart. "Their compassion, combined with their formidable knowledge of Medicare AND the fact that they work so very well together is a recipe for an amazing resource of which the entire statewide SMP program is extremely proud. Their impact upon Delaware beneficiaries is legendary, and together, they are the very definition of teamwork!"

Fay concurs. "Joanna keeps me 'on my toes' and I would not like to be doing this without her." With a twinkle in her eye, Joanna nodded in agreement. "We've worked together so long, we just kind of 'read each other's minds' when we work together, helping our visitors.

What can I say? **We're a team!"**

